REPLY UNDER 37 C.F.R. § 1.116 EXPEDITED PROCEDURE EXAMINING GROUP 3621

PATENT 5681-20500/P7886

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 10/654,733 Filed: September 4, 2003 Inventor: Emrys J. Williams	\$ \$ \$ \$	Examiner: Group/Art Unit: Atty. Dkt. No:	Agwumezie, Charles C 3621 5681-20500
Title: Method and Apparatus Having Multiple Identifiers for Use in Making Transactions	~ & & & & & & & & & & & & & & & & & & &		

RESPONSE TO OFFICE ACTION OF JANUARY 16, 2007

Mail Stop AF

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

This paper is submitted in response to the Office Action of January 16, 2007, to further highlight why the application is in condition for allowance.

Please amend the case as listed below.